

Certificate Number: 16339-PAE-DE-039885735

Bankruptcy Case Number: 20-12704



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 19, 2025, at 12:16 o'clock PM EDT, Rasul Mustapayev completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: July 19, 2025 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor